

**Information to identify the case:**

Debtor 1	<b>Carole A. Zuzio</b>	Social Security number or ITIN	xxx-xx-5660
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>16-22338-MBK</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Carole A. Zuzio  
aka Carolann Zuzio, aka Carol A. Zuzio

11/18/21

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Carole A. Zuzio  
Debtor

Case No. 16-22338-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Nov 18, 2021

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2021:

Recip ID	Recipient Name and Address
db	+ Carole A. Zuzio, 36 Navesink Avenue, Atlantic Highlands, NJ 07716-1643
cr	+ US Bank Cust Actlien Holding, c/o Pellegrino & Feldstein, LLC, 290 Route 46 W, Denville, NJ 07834, UNITED STATES 07834-1239
cr	+ United Teletech Financial Federal Credit Union, McKenna, DuPont, Higgins & Stone, PO Box 610, 229 Broad Street, Red Bank, NJ 07701-2009
516257615	+ Barclays/NorthStar, 4285 Genesee Street, Buffalo, NY 14225-1943
516257616	+ Boro of Atlantic Highlands Tax Collector, 100 First Ave, Atlantic Highlands, NJ 07716-2913
516257617	+ Bradshaw Properties LLC, Att: Jeremy Doppelt Realty Mgt, 408 Main St, Suite 502, Boonton, NJ 07005-3701
516489722	+ Bradshaw Properties, LLC, c/o Jeremy Doppelt Management, LLC, 408 Main Street, Suite 502, Boonton, NJ 07005-3701
518606931	+ Bradshaw Properties, LLC., c/o Jeremy Doppelt Realty Management, Suite 502, 408 Main Street, Boonton, NJ 07005-3701
518606932	+ Bradshaw Properties, LLC., c/o Jeremy Doppelt Realty Management, Suite 502, 408 Main Street, Boonton, NJ 07005 Bradshaw Properties, LLC. 07005-3701
516257621	KML Law Group PC, 216 Haddon Ave, Ste 406, Oaklyn, NJ 08107
516257623	New York State Dept of Tax & Finance, PO Box 5300, Att: Bankruptcy Section, Albany, NY 12205-0300
516257624	+ US Bank Cust ActLien Holding, 2 Liberty Place, 50 South 16 St, Ste 2050, Philadelphia, PA 19102-2516
516390133	+ US Bank Cust Actlien Holding, Pellegno & Feldstein, LLC, 290 Route 46 West, Denville, NJ 07834-1239
518939469	US Bank Cust Actlien Holding, PO Box 237174, New York, NY 10023-0032

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 18 2021 20:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 18 2021 20:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517137687	+ Email/Text: bknotices@sns.com	Nov 18 2021 20:29:00	Bradshaw Properties, LLC., c/o SN Servicing Corp., 323 5th Street, Eureka, CA 95501, Bradshaw Properties, LLC., c/o SN Servicing Corp. 95501-0305
517137686	+ Email/Text: bknotices@sns.com	Nov 18 2021 20:29:00	Bradshaw Properties, LLC., c/o SN Servicing Corp., 323 5th Street, Eureka, CA 95501-0305
516257618	EDI: CAPITALONE.COM	Nov 19 2021 01:23:00	Capital One, Bankruptcy Department, PO Box 30285, Salt Lake City, UT 84130-0285
516341579	EDI: CAPITALONE.COM	Nov 19 2021 01:23:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516257619	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 18 2021 20:34:06	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
516257620	EDI: BLUESTEM	Nov 19 2021 01:23:00	Fingerhut, 11 McLeland Road, St. Cloud, MN 56395
516412302	Email/PDF: resurgentbknotifications@resurgent.com	Nov 18 2021 20:34:33	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

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516398882	+ EDI: MID8.COM	Nov 19 2021 01:23:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516492266	EDI: PRA.COM	Nov 19 2021 01:23:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
516489820	EDI: PRA.COM	Nov 19 2021 01:23:00	Portfolio Recovery Associates, LLC, c/o Sears Card, POB 41067, Norfolk VA 23541
516257622	Email/Text: signed.order@pfwattorneys.com	Nov 18 2021 20:28:00	New Century Financial, Att: Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
516430766	EDI: Q3G.COM	Nov 19 2021 01:23:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516393590	EDI: Q3G.COM	Nov 19 2021 01:23:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
516277257	EDI: RMSC.COM	Nov 19 2021 01:23:00	Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
516257625	+ EDI: WFFC.COM	Nov 19 2021 01:23:00	Wells Fargo, 800 Walnut Street, F4030-04C, Des Moines, IA 50309-3605
516257626	EDI: WFNNB.COM	Nov 19 2021 01:23:00	Woman Within, WFNNB, Bankruptcy Dept., PO Box 182125, Columbus, OH 43218-2125

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Brian C. Nicholas	on behalf of Creditor Bradshaw Properties LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Deborah T. Feldstein	on behalf of Creditor US Bank Cust Actlien Holding dfeldstein@caplaw.net

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Denise E. Carlon

on behalf of Creditor Bradshaw Properties LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Michael R. DuPont

on behalf of Creditor United Teletech Financial Federal Credit Union dupont@redbanklaw.com john@redbanklaw.com

Rebecca Ann Solarz

on behalf of Creditor Bradshaw Properties LLC rsolarz@kmlawgroup.com

Warren Brumel

on behalf of Debtor Carole A. Zuzio wbrumel@keyportlaw.com brumellawecf@gmail.com;wbrumel@keyportlaw.com

TOTAL: 8